

Information to identify the case:

Debtor 1	Michelle L. Meddings	Social Security number or ITIN xxx-xx-4837
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-10555-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle L. Meddings

5/29/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michelle L. Meddings
Debtor

Case No. 18-10555-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: May 29, 2024

User: admin
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

Recip ID	Recipient Name and Address
db	+ Michelle L. Meddings, 107 Strand Ave, Sewell, NJ 08080-9230
cr	+ BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROU, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530 Alloy Federal Credit U, US-60, Alloy, WV 25002
517270504	+ Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
517270505	+ Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517270522	+ First Step Group, LLC, PO Box 29225, Minneapolis, MN 55429-0225
517270532	+ Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270536	+ Kennedy Medical Group, PO Box 95000, Philadelphia, PA 19195-0001
517270544	+ Prty Pls Fcu, 6 Lynam St, Wilmington, DE 19804-3135
517270553	+ Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280
517270555	+ South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270556	+ Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127
517270561	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517272188	+ Walter Meddings, 107 Strand Ave, Sewell, NJ 08080-9230

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 29 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 29 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstrarvestcu.com	May 29 2024 20:42:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
517270506	^ MEBN	May 29 2024 20:36:38	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517270507	+ Email/Text: bankruptcy@pepcoholdings.com	May 29 2024 20:42:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
517286235	Email/Text: bankruptcy@pepcoholdings.com	May 29 2024 20:42:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517270508	+ Email/Text: nsm_bk_notices@mrcopper.com	May 29 2024 20:41:00	BNC Mortgage Loan Trust 2006-1, US Bank National Association as Trustee, c/o Nationstar

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517392621	Email/PDF: resurgentbknotifications@resurgent.com	May 29 2024 20:43:54	Mortgage d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517270509	+ EDI: CAPITALONE.COM	May 30 2024 00:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517371217	Email/PDF: bncnotices@becket-lee.com	May 29 2024 20:43:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517270510	+ EDI: CITICORP	May 30 2024 00:27:00	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517270511	+ EDI: COMCASTCBLCENT	May 30 2024 00:27:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
517270512	+ EDI: WFNNB.COM	May 30 2024 00:27:00	Comenity Bank/Lane Bryant, Po Box 182273, Columbus, OH 43218-2273
517270517	+ Email/Text: electronicbkydocs@nelnet.net	May 29 2024 20:42:00	Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
517270513	+ Email/Text: electronicbkydocs@nelnet.net	May 29 2024 20:42:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270523	+ Email/Text: bknotice@ercbpo.com	May 29 2024 20:42:00	Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870
517270524	^ MEBN	May 29 2024 20:36:30	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270533	+ EDI: LCIICSYSTEM	May 30 2024 00:27:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270535	+ Email/Text: bankruptcy@signetjewelers.com	May 29 2024 20:42:00	Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
517270546	+ Email/Text: PBNCNotifications@peritussservices.com	May 29 2024 20:41:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517270547	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 20:42:00	Midland Credit Management, Inc., 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
517299009	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 20:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517270548	+ Email/Text: Bankruptcies@nragroup.com	May 29 2024 20:43:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517270549	+ Email/Text: nsm_bk_notices@mrcooper.com	May 29 2024 20:41:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517401413	+ Email/Text: nsm_bk_notices@mrcooper.com	May 29 2024 20:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
517270550	EDI: PRA.COM	May 30 2024 00:27:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517368803	EDI: PRA.COM	May 30 2024 00:27:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
517345316	EDI: PRA.COM	May 30 2024 00:27:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517270552	Email/Text: signed.order@pfwattorneys.com	May 29 2024 20:41:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054
517270554	+ Email/Text: BankruptcyMail@questdiagnostics.com	May 29 2024 20:43:00	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775

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517270559	+ Email/Text: bankruptcynotice@sjindustries.com	May 29 2024 20:42:00	South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577
517270560	+ Email/Text: bankruptcy@sw-credit.com	May 29 2024 20:42:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
517270562	+ EDI: SYNC	May 30 2024 00:27:00	Synchrony Bank, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517272188	^ MEBN	May 29 2024 20:37:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517292386	+ Email/Text: electronicbkydocs@nelnet.net	May 29 2024 20:42:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517270514	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270515	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270516	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270518	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270519	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270520	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270521	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270525	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270526	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270527	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270528	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270529	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270530	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270531	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270534	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270537	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270538	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270539	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270540	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270541	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270542	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270543	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270551	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517270557	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270558	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270545	##+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew Thomas Archer	on behalf of Debtor Michelle L. Meddings aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstrarvestcu.com
Laura M. Egerman	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
Roger Fay	on behalf of Creditor U.S. Bank National Association as Trustee rfay@alaw.net, bkecf@milsteadlaw.com
Roger Fay	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE rfay@alaw.net, bkecf@milsteadlaw.com
Sindi Mncina	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13